

Diocese of Covington Voluntary Benefit Descriptions



Flexible Spending Account (FSA): Save Federal, State and FICA taxes on all of your family's Out-Of-Pocket Medical, Dental, and Vision expenses! The **BENNY Card**, allows you to keep your cash in your pocket while paying for prescriptions, deductibles, doctor and hospital co-pays, dental services, glasses, etc. The Maximum amount you may set aside per Plan Year is **\$3,300.00**.

Dependent Day Care (DCAP): Pay for your dependents' daycare while you are at work with Pre-Tax dollars! Save 30% depending on your tax bracket! The maximum you may set aside per Plan Year is **\$5,000.00**.

DELTA DENTAL of KENTUCKY

Choose from a **large network** of dentists who provide 100% Preventive services. 50% Basic and Major Services after a \$50 deductible. Coverage subject to a \$2000 cap per individual per calendar year.

PPO		In business for 56 Years, Delta Dental of Kentucky has the largest network with 90% of Participating Providers in KY and insures over 780,000 smiles across the Commonwealth.
Employee Only -	\$13.16/pay	
Employee + Spouse	\$26.32/pay	
Employee + Child(ren)	\$29.03/pay	
Family	\$54.72/pay	

LEGALSHIELD & IDENTITYSHIELD

Legal Shield : Get Legal Consultation on unlimited issues (not employer related), Will preparation, legal document review and 24/7/365 Emergency Assistance.

Identity Shield: 24/7 Continuous Monitoring with Activity Alerts, Vault Password Manager • Identity Restoration Services – All personal data monitored including driver's license, medical, social security, checking, savings and credit cards.

LEGALSHIELD	IDENTITYSHIELD	Both Plans
Individual - \$10.48/pay	Individual - \$4.23/pay	Individual - \$14.70/pay
Family - \$10.49/pay	Family - \$7.98/pay	Family - \$16.95/pay

UNUM Insurance Services

Long Term Disability Insurance: Protect 60% of your gross income in the event you cannot return to work after an injury or sickness. Coverage will continue until your normal retirement age. ***The average cost for a 35 year old earning \$30,000/yr is \$5.74/pay.*** Contact Liz Champ at Benefits@CovDio.org for your individual rate!

Group Term Life Insurance: Protect your family in the event of your untimely death with term life insurance. Coverage is available from \$20,000 to \$500,000, not to exceed 5X your annual earnings. ***Average cost for a 35 Year Old with \$50,000 in coverage is \$2.35/pay period!!*** Contact Liz Champ at Benefits@CovDio.org for your individual rate!



Universal Life Insurance- Get the advantage of cash-value life insurance coupled with a provision for Long Term Care Insurance if you need it. Excellent method to plan for all the unexpected late life events! Call Karen Bottorff at 513-616-6417 for your rate and quote. Lock in competitive premiums at your attained age.!